



Metropolitan Retail
Nedbank Capital

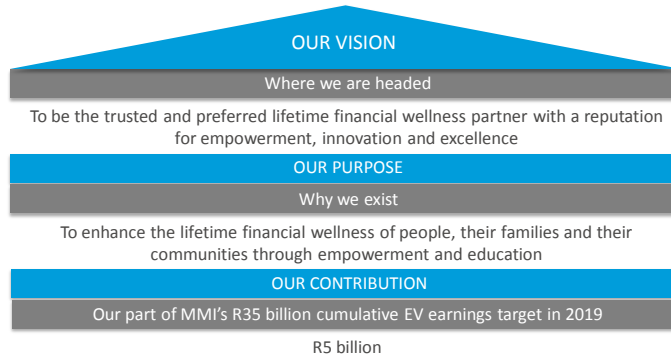
Khanyi Nzukuma - CEO
Date: 17 November 2015

Agenda

Vision and Purpose

Building the foundation – 2015 implementation
2016 and beyond

Segment name: Vision and Purpose



Agenda

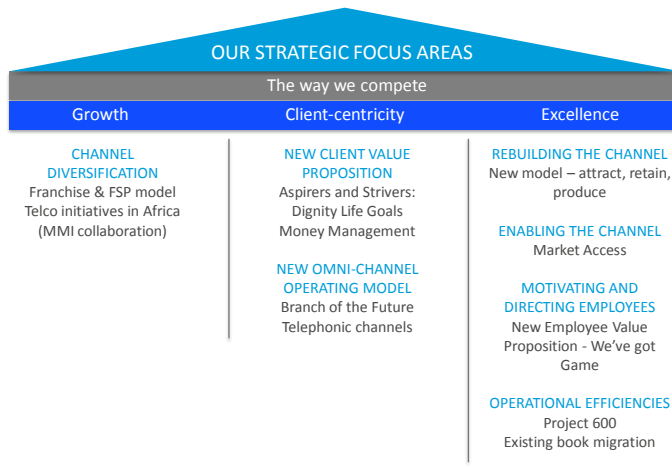
Vision and Purpose

**Building the foundation – F2016
implementation**

2016 and beyond

F2016 strategy implementation

Strategic focus areas and Internal objectives



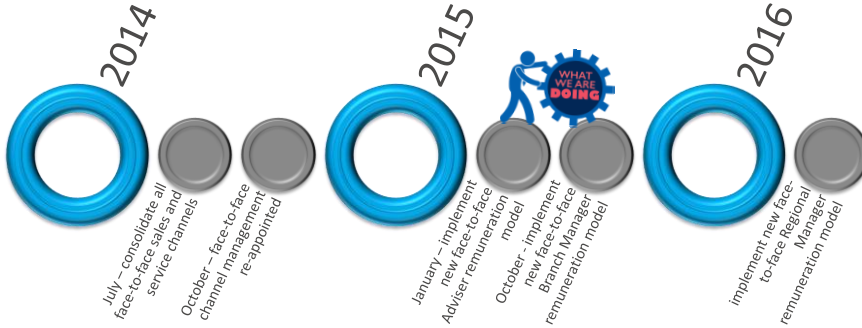
F2016 excellence initiatives

F2016 excellence initiatives

Rebuilding the channel – structure and focus



Consolidate and optimise channels

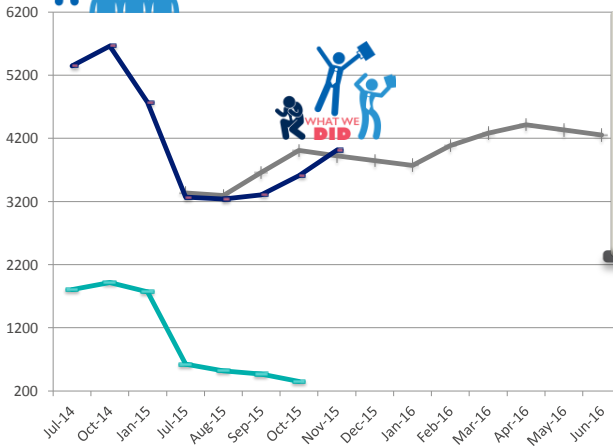


F2016 excellence initiatives

Rebuilding the channel – attract and retain advisers



Grow adviser force to 4,200 advisers by end F2016



Manpower targets have been reached and the standard of new recruits have improved in terms of:

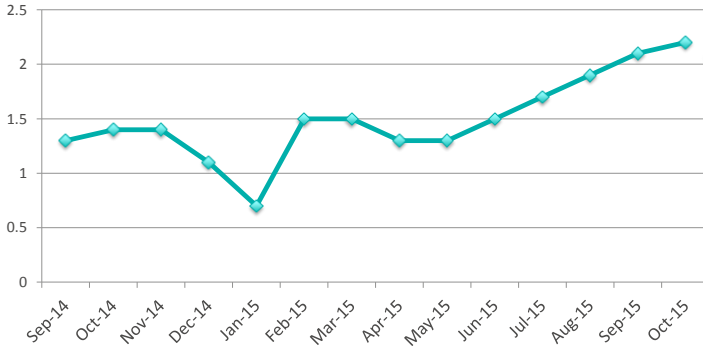
- Industry experience levels
- Qualifications
- Adviser aptitude

— Total Adviser Manpower Targeted
 — Total Adviser Actual Manpower
 — Unproductive advisers

F2016 excellence initiatives Rebuilding the channel - productivity



Double the productivity per adviser by 2018



70% improvement in average weekly productivity per adviser



F2016 excellence initiatives New Employee Value Proposition – We've Got Game!



Develop an Employee Value Proposition that will position us as the employer of choice in Emerging Market Financial Services



We launched our new Employee Value Proposition on the 2nd of November



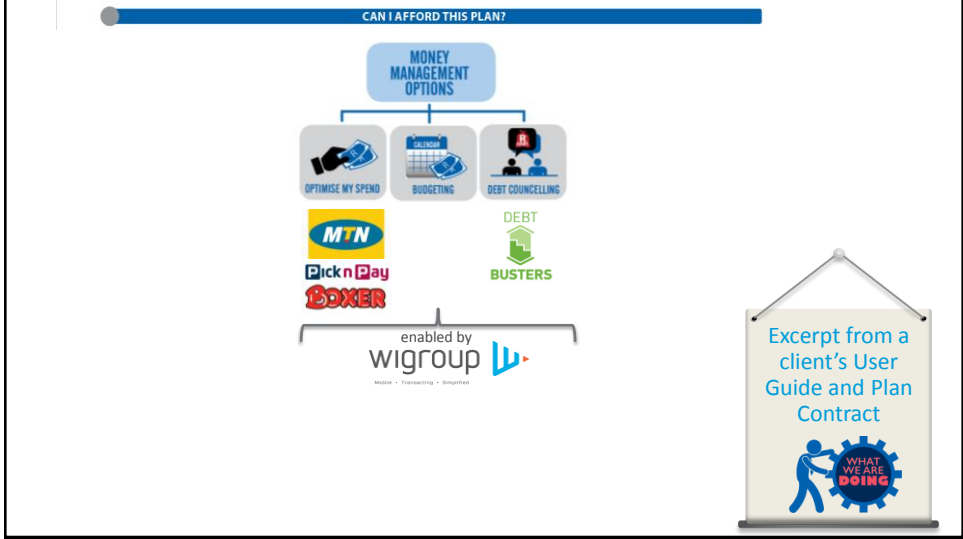
F2016 client-centricity initiatives

New Client Value Proposition – Dignity Life Goals

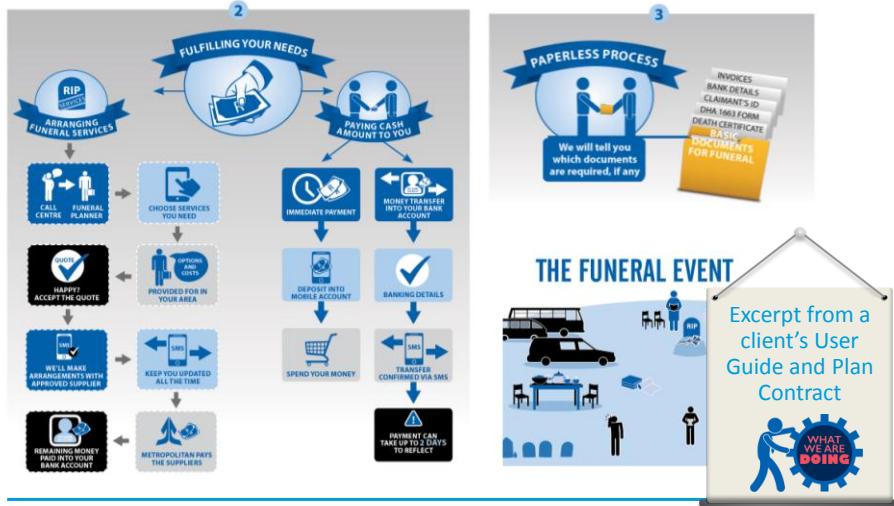


F2016 client-centricity initiatives

New Client Value Proposition – Dignity Life Goals



F2016 client-centricity initiatives New Client Value Proposition – Dignity Life Goals



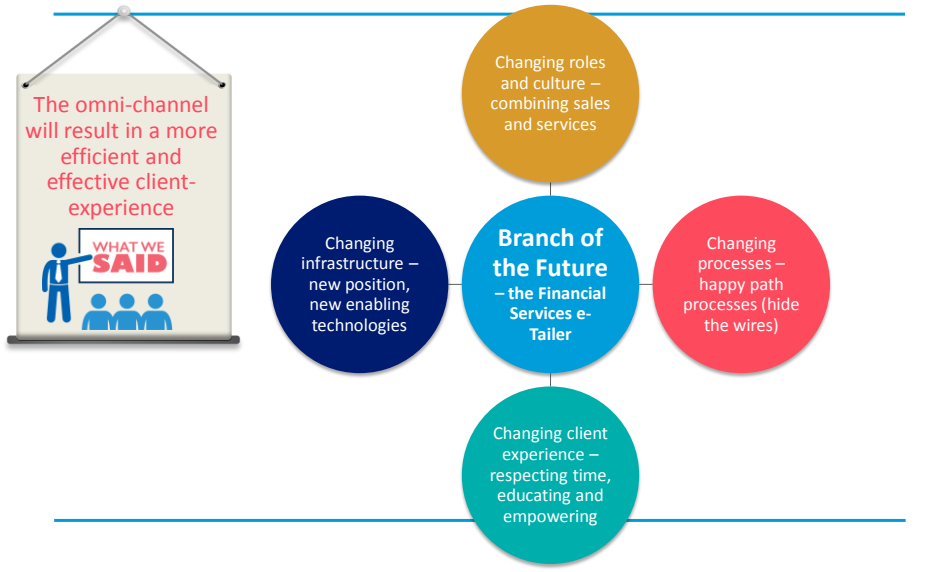
F2016 client-centricity initiatives New Client Value Proposition – Dignity Life Goals

The Advice Tools



F2016 client-centricity initiatives

The new omni-channel operating model – living client-centricity



F2016 client-centricity initiatives

The new omni-channel operating model – Branch of the Future



F2016 growth initiatives

F2016 growth initiative Channel diversification – Franchise Model

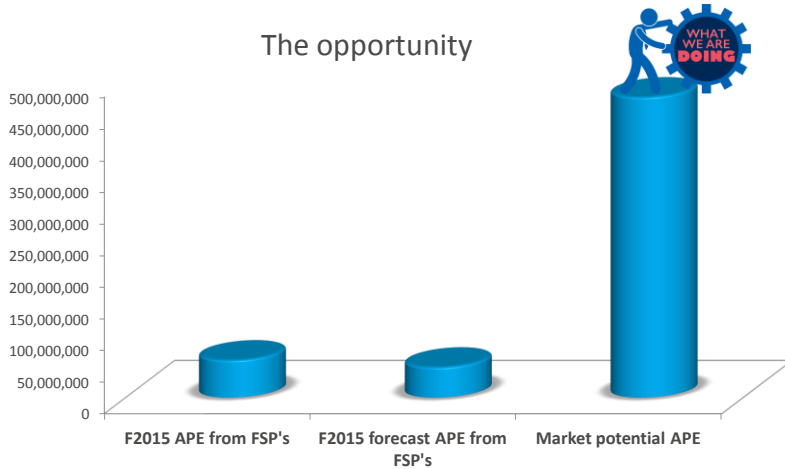
The opportunity



Registered FSP's operating in the Emerging Market						
Type of organisation	Close Corporation	Company - Private	Natural Person	Partnership	Trust	Total
Broker - Funeral	352 (21)	202 (1)	333 (59)	2	5	894
Broker	367 (64)	310 (10)	86 (19)	1	5 (1)	769
Broker - Funeral/Motor	34	25		2		61
Administrator	7	22 (2)				29
Underwriting Manager	2	5				7
Total	762	564	419	5	10	1760

() Numbers in brackets denote FSP's already doing business with Metropolitan

F2016 growth initiative Channel diversification – Franchise Model



Strategic enablers

F2016 strategic implementation

Enablers

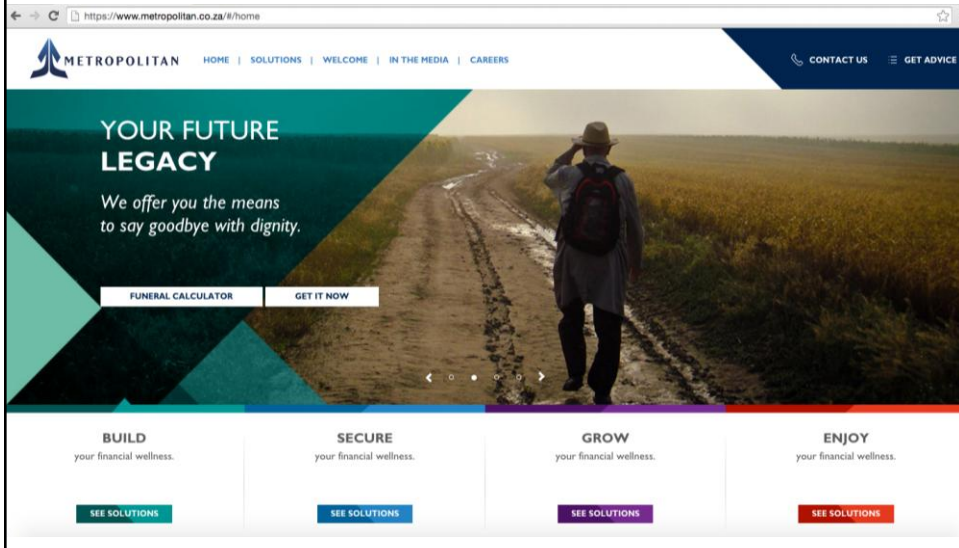
OUR ENABLERS

A strong and trusted Brand
Leading client and market insights and data analytics capability
Collaborative and client-centric culture
Superior talent
Focused, committed and courageous leadership
Flexible, reliable and modular systems architecture
Effective client-centric operating model architecture
Ability to proactively lobby, influence and adapt to regulations
Best of breed products

Work in progress

F2016 strategic implementation

A refreshed Brand – visible through a new web presence



Thank you